Toshiba 2273260

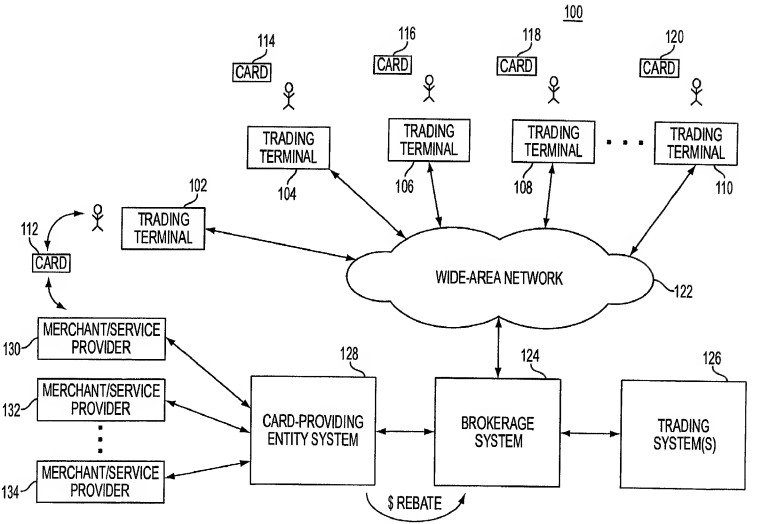

FIG. 1

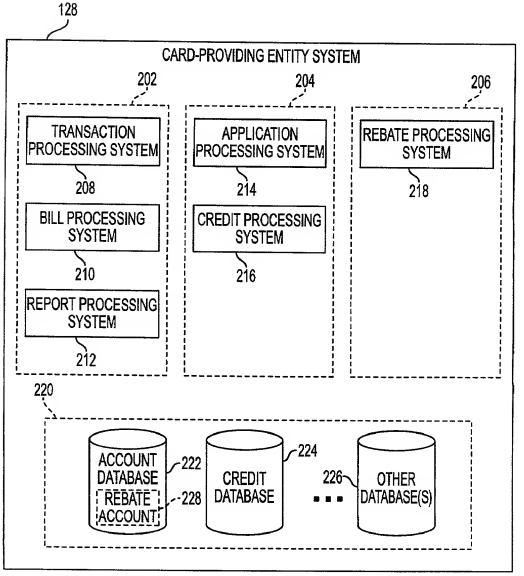
128
CARD-PROVIDING ENTITY SYSTEM
202
204
206
TRANSACTION PROCESSING SYSTEM
208
BILL PROCESSING SYSTEM
210
REPORT PROCESSING SYSTEM
212
APPLICATION PROCESSING SYSTEM
214
CREDIT PROCESSING SYSTEM
216
REBATE PROCESSING SYSTEM
218
220
ACCOUNT DATABASE
222
REBATE ACCOUNT
228
CREDIT DATABASE
224
226
OTHER DATABASE(S)

FIG. 2

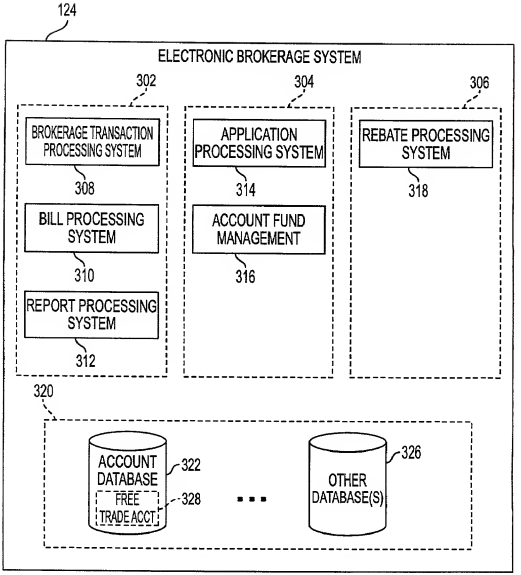
124
ELECTRONIC BROKERAGE SYSTEM
302
304
306
BROKERAGE TRANSACTION PROCESSING SYSTEM
308
BILL PROCESSING SYSTEM
310
REPORT PROCESSING SYSTEM
312
APPLICATION PROCESSING SYSTEM
314
ACCOUNT FUND MANAGEMENT
316
REBATE PROCESSING SYSTEM
318
320
ACCOUNT DATABASE
322
FREE TRADE ACCT
328
OTHER DATABASE(S)
326

FIG. 3

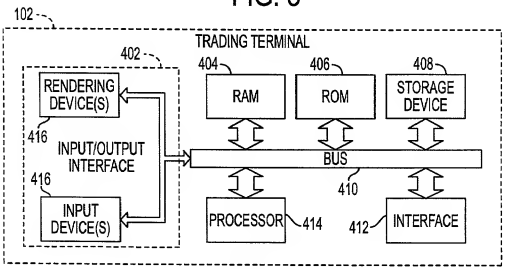
102
TRADING TERMINAL
402
RENDERING DEVICE(S)
416
INPUT/OUTPUT INTERFACE
416
INPUT DEVICE(S)
404
RAM
406
ROM
408
STORAGE DEVICE
BUS
410
PROCESSOR
414
412
INTERFACE

FIG. 4

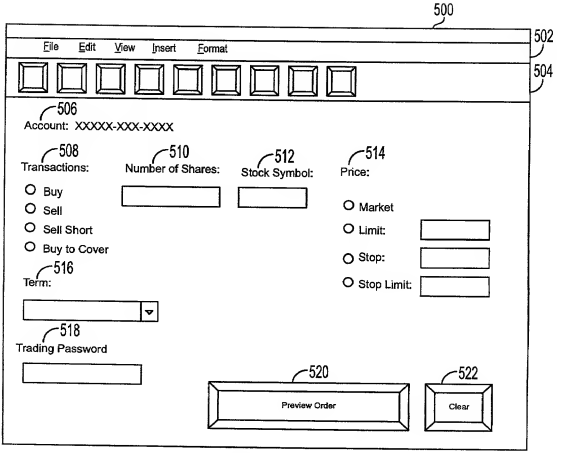
500
File Edit View Insert Format
502
504
506
Account: XXXXX-XXX-XXXX
508
Transactions:
510
Number of Shares:
512
Stock Symbol:
514
Price:
Buy
Sell
Sell Short
Buy to Cover
Market
Limit:
Stop:
Stop Limit:
516
Term:
518
Trading Password
520
Preview Order
522
Clear

FIG. 5

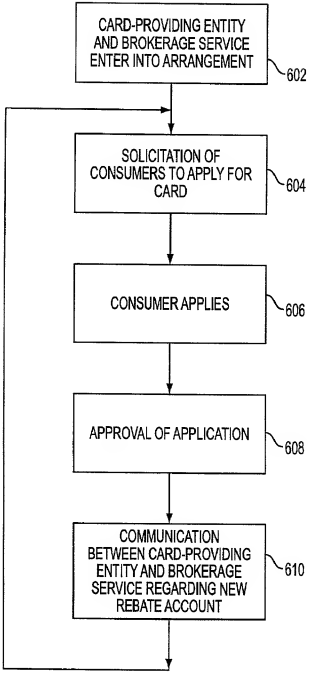
CARD-PROVIDING ENTITY AND BROKERAGE SERVICE ENTER INTO ARRANGEMENT
602
SOLICITATION OF CONSUMERS TO APPLY FOR CARD
604
CONSUMER APPLIES
606
APPROVAL OF APPLICATION
608
COMMUNICATION BETWEEN CARD-PROVIDING ENTITY AND BROKERAGE SERVICE REGARDING NEW REBATE ACCOUNT
610

FIG. 6

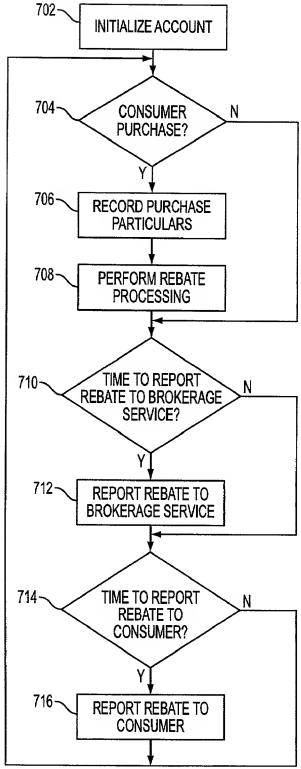
702
INITIALIZE ACCOUNT
704
CONSUMER PURCHASE?
N
Y
706
RECORD PURCHASE PARTICULARS
708
PERFORM REBATE PROCESSING
710
TIME TO REPORT REBATE TO BROKERAGE SERVICE?
N
Y
712
REPORT REBATE TO BROKERAGE SERVICE
714
TIME TO REPORT REBATE TO CONSUMER?
N
Y
716
REPORT REBATE TO CONSUMER

FIG. 7

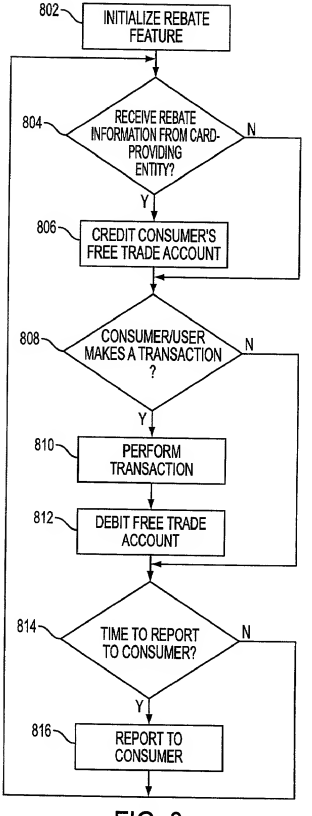
802
INITIALIZE REBATE FEATURE
804
RECEIVE REBATE INFORMATION FROM CARD-PROVIDING ENTITY?
N
Y
806
CREDIT CONSUMER'S FREE TRADE ACCOUNT
808
CONSUMER/USER MAKES A TRANSACTION ?
N
Y
810
PERFORM TRANSACTION
812
DEBIT FREE TRADE ACCOUNT
814
TIME TO REPORT TO CONSUMER?
N
Y
816
REPORT TO CONSUMER

FIG. 8

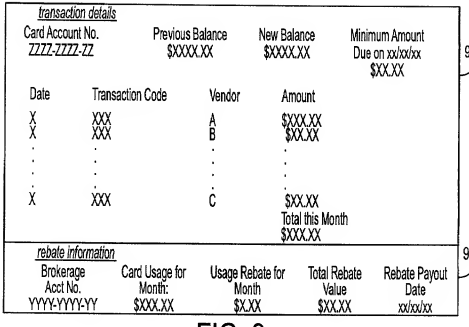
transaction details
Card Account No.
ZZZZ-ZZZZ-ZZ
Previous Balance
$XXXX.XX
New Balance
$XXXX.XX
Minimum Amount Due on xx/xx/xx
$XX.XX
902
Date
Transaction Code
Vendor
Amount
X
XXX
A
$XXX.XX
X
XXX
B
$XX.XX
X
XXX
C
$XX.XX
Total this Month
$XXX.XX
rebate information
904
Brokerage Acct No.
YYYY-YYYY-YY
Card Usage for Month:
$XXX.XX
Usage Rebate for Month
$X.XX
Total Rebate Value
$XX.XX
Rebate Payout Date
xx/xx/xx

FIG. 9

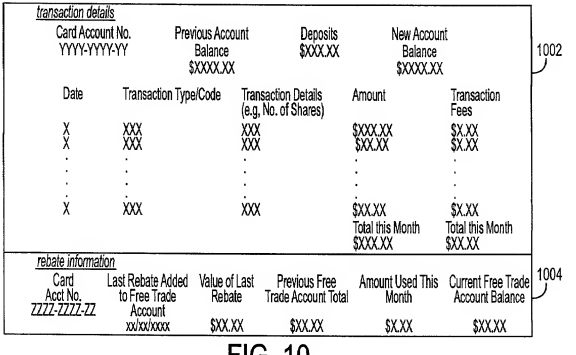
transaction details
Card Account No.
YYYY-YYYY-YY
Previous Account Balance
$XXXX.XX
Deposits
$XXX.XX
New Account Balance
$XXXX.XX
1002
Date
Transaction Type/Code
Transaction Details (e.g, No. of Shares)
Amount
Transaction Fees
X
XXX
XXX
$XXX.XX
$X.XX
X
XXX
XXX
$XX.XX
$X.XX
X
XXX
XXX
$XX.XX
Total this Month
$XXX.XX
$X.XX
Total this Month
$XX.XX
rebate information
1004
Card Acct No.
ZZZZ-ZZZZ-ZZ
Last Rebate Added to Free Trade Account
xx/xx/xxxx
Value of Last Rebate
$XX.XX
Previous Free Trade Account Total
$XX.XX
Amount Used This Month
$X.XX
Current Free Trade Account Balance
$XX.XX

FIG. 10